



20100908000291910 1/3 \$18.00
Shelby Cnty Judge of Probate, AL
09/08/2010 03:21:50 PM FILED/CERT

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A.P.N: _____

Order No: _____

Escrow No: _____

SUBORDINATION OF LIEN

AL9342406 0199024159 198
WHEREAS, **Mortgage Electronic Registration Systems, Inc. (MERS)** which is acting solely as nominee for the lender **Citibank N.A successor by merger to Citibank F.S.B.**, and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated 8/29/2005, recorded 9/2/2005, book , page , as Instrument 20050902000456310. And herein referred to as "Existing Mortgage" in the amount of \$ 56,250.

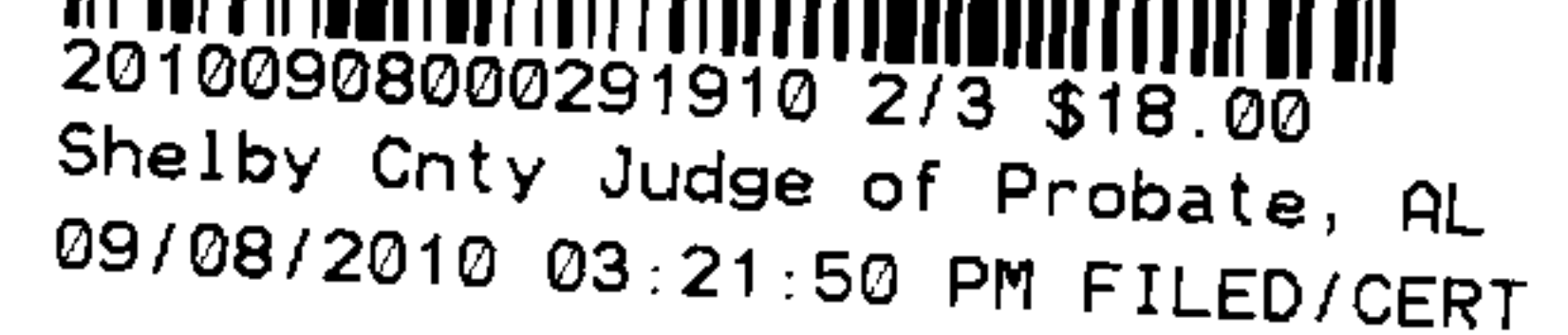
WHEREAS, Edwin Chandler and Donna Chandler, as owners of said property desire to refinance the first lien of said property;

WHEREAS, it is necessary that the new lien to Not to exceed Wells Fargo Bank NA. its successor and/or assigns which secures a note in the amount of \$ 281,577 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;
* To be recorded concurrently herewith on August 31, 2010

WHEREAS, **Mortgage Electronic Registration Systems**, (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, **Mortgage Electronic Registration Systems** hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

IN WITNESS WHEREOF, the said **Mortgage Electronic Registration Systems** has executed this subordination of lien this 29th day of July, 2010.



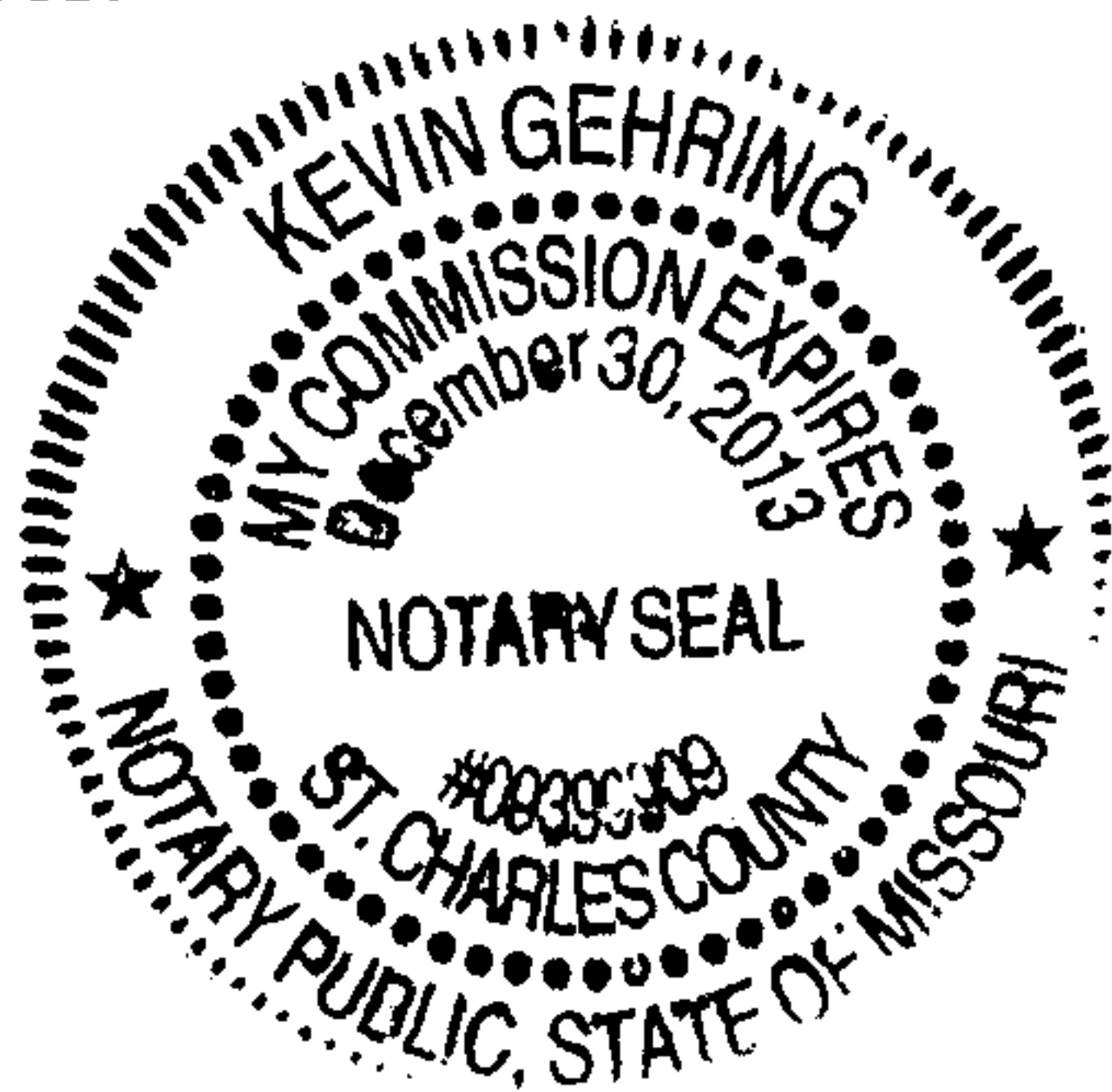
BY: Danielle Dorsey, Witness

BY: Lucas Percy, Witness

BY: Brian Walston
Brian Walston, Assistant Vice President


STATE OF MISSOURI)
COUNTY OF ST.CHARLES) SS

On the 29th day of July, 2010 before me, the undersigned, a Notary Public in and for said County and State, personally appear Brian Walston, personally known to me to be the Assistant Vice President and duly authorized to sign on behalf of MERS and Lucas Percy, Danielle Dorsey Witnesses of the corporation described in and which executed the foregoing instrument and acknowledged; that she signed her name thereto by like order.



Notary Public in and for State

Kevin Gehring


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Order ID: 9343406

Loan No.: 0308808112

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Lot 44, according to the 1st Amended Plat of Greystone Farms, Milner's Crescent Sector-Phase I, as recorded in Map Book 19, Page 140, in the Probate Office of Shelby County, Alabama.

Assessor's Parcel Number: 038340003005000